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In all the sixty-four years I have been a banking customer, my best experiences have been with locally controlled institutions, where I dealt with people that I knew who actually had some say in how the bank dealt with me. My worst experiences have been with institutions that were not locally controlled, and the employees either had no personal connection to the community they served or, if they did, were not allowed to voice such concerns. I am dead-set against the establishment of another giant, impersonal banking institution that will either swallow up or crowd out the local banks (or credit unions, for that matter) that I depend on and much prefer to do business with. Our financial health, not to mention our quality of life, will suffer at the hands of impersonal banking institutions who see us only as profit centers and not as individuals with whom they share community.

J. T. Parker